

In the Claims

Amend the Claims, as follows:

1-21. Canceled.

22. (Currently amended) The method of Claim ~~14~~ 28, further comprising:

collocating a smartcard contact interface with said single series of magnetic data on a magnetic stripe ~~programmable magnetic array on a single~~ within said payment card.

23. (Currently amended) The method of Claim ~~14~~ 28, further comprising:

collocating a wireless smartcard contactless interface with said single series of magnetic data on a magnetic stripe ~~programmable magnetic array on a single~~ within said payment card.

24. (Currently amended) The method of Claim ~~14~~ 28, further comprising:

sharing a crypto-processor in support of a smartcard contact interface and said single series of magnetic data on a magnetic stripe ~~programmable magnetic array on a single~~ within said payment card.

25. (Currently amended) The method of Claim ~~14~~ 28, further comprising:

requiring a user to enter a personal identification number (PIN) ~~on an included keypad~~ before allowing said unique transaction encoding ~~valid user account data~~ to be accessed by a said legacy card reader.

26. (Currently amended) The method of Claim ~~14~~ 28, further comprising:

sharing a crypto-processor in support of a smartcard ~~contact~~ interface and said single series of magnetic data on a magnetic stripe ~~programmable magnetic array on a single~~ within said payment card; and

using data received by said smartcard interface to affect data presented ~~later~~ thereafter by said single series of magnetic data on a magnetic stripe ~~programmable magnetic array to a magnetic~~ said legacy card reader.

27. Canceled.

28. (New) A method for operating a payment card, comprising:

constructing a single series of magnetic data on a magnetic stripe of a payment card to include a linear combination of permanent data bits and programmable data bits;

controlling said programmable data bits with a data generator and magnetic-transducer write heads located immediately under corresponding bit positions of said magnetic stripe;

triggering said data generator from a card-swipe detector proximate to said magnetic stripe when swiped by a read head in a legacy card reader; and

sending a unique transaction encoding from said data generator, when triggered, to said magnetic-transducer write heads;

wherein, said unique transaction encoding is only readable via said linear combination of permanent data bits and programmable data bits by said legacy card reader for a limited time or a limited number of card swipes or transactions.

29. (New) A payment card, comprising:

a single series of magnetic data on a magnetic stripe of a payment card to include a linear combination of permanent data bits and programmable data bits;

a data generator and magnetic-transducer write heads located immediately under corresponding bit positions of said magnetic stripe for controlling said programmable data bits;

a card-swipe detector proximate to said magnetic stripe for triggering said data generator when swiped by a read head in a legacy card reader; and

a unique transaction encoding sent from said data generator, when triggered, to said magnetic-transducer write heads;

wherein, said unique transaction encoding is only readable via said linear combination of permanent data bits and programmable data bits by said legacy card reader for a limited time or a limited number of card swipes or transactions.